

# **Exhibit 12**

**Exhibit 12 to Complaint**  
**Intellectual Ventures I LLC and Intellectual Ventures II LLC**

**Example Chase Count V Systems and Services**  
**U.S. Patent No. 7,314,167 (“the ’167 Patent”)**

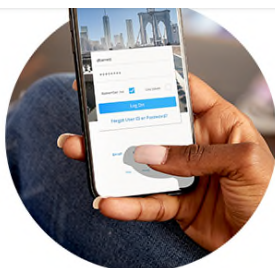
The Accused Systems and Services include, without limitation Chase’s mobile banking application with the Zelle payment feature running on a portable device; all past, current and future systems and services that operate in the same or substantially similar manner as the specifically identified systems and services; and all past, current and future Chase’s systems and services that have the same or substantially similar features as the specifically identified systems and services (“Example Chase Count V Systems and Services”).

**U.S. Patent No. 7,314,167****Example Claim 43**

43. A method of providing secure transaction, the method comprising:  
[a] configuring a portable device to:

**Example Chase Count V Systems and Services**

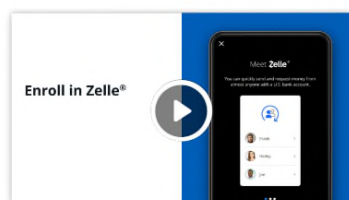
Upon information and belief, the Chase's mobile banking application ("Chase Mobile Application") operates on a portable device and performs "[a] method of providing secure transaction, the method comprising: configuring a portable device[.]" Upon information and belief, the Chase Mobile Application is available for download on the Chase website and mobile application stores. *See* <https://www.chase.com/digital/mobile-banking> (last accessed on November 9, 2023). The chase mobile application that is downloaded onto a portable device and allows users to make secure Zelle transactions.



Already using the Chase Mobile<sup>®</sup> app?<sup>2</sup>

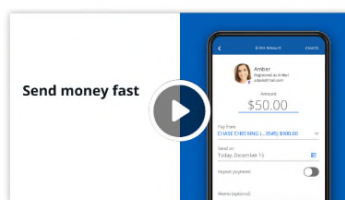
The benefits of sending and receiving money are already in the Chase Mobile<sup>®</sup> app, so there is no new app to download. Just sync your contacts from your mobile phone to make it easy to send friends and family money. Plus with Zelle<sup>®</sup> you can split the cost of the bill and set up future dated and recurring payments to others you know and trust who have a bank account in the U.S.

How it works



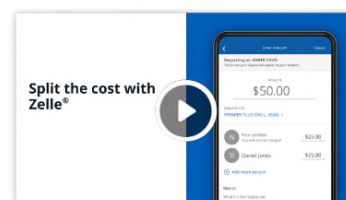
Enroll in Zelle<sup>®</sup>

A fast and easy way to send and receive money to almost anyone you know who has a bank account in the U.S. right in your Chase Mobile<sup>®</sup> app.



Send money fast

And instantly<sup>3</sup> access your money — no fees—with Zelle<sup>®</sup>.



Split<sup>4</sup> the cost with Zelle<sup>®</sup>

Next time you're dining out with friends, use Zelle<sup>®</sup> to split the cost and send a request right in your Chase Mobile<sup>®</sup> app.

*See* <https://www.chase.com/personal/zelle> (last accessed on November 9, 2023)

43 [b]

capture an image, the image  
having information  
embedded therein;

43[c]

store predetermined  
information;

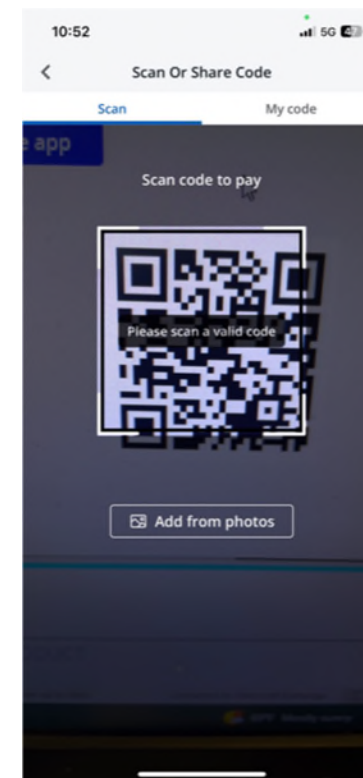
Upon information and believe, the Chase Mobile Application is configured to “capture an image, the image having information embedded therein” and to “store predetermined information[.]” Upon information and belief, the Chase Mobile Application instructs users to scan a QR code, which has embedded information. The embedded information within the QR code is the payment recipient’s registered contact information (e.g. tied to email or mobile number.). The Chase mobile application stores in memory information retrieved from the camera capture of the QR code.

## How do I use a Zelle® QR code?

Zelle® QR code provides peace of mind knowing you can send money to the right person, without typing an email address or U.S. mobile number.

- Find Zelle® in your banking app, click “Send,” then click on the QR code icon displayed at the top of the “Select Recipient” screen.
- Your phone’s camera will open.
- To send money using a Zelle® QR code, simply point your camera at the recipient’s Zelle® QR code, enter the amount, hit “Send,” and the money is on the way!

When sending money to someone new, it’s always important to confirm the recipient is correct by reviewing the displayed name before sending money.



See <https://www.zellepay.com/faq/how-do-i-use-zelle-qr-code> (last accessed on November 9, 2023).  
See Screenshot from iPhone.

43[d]

receive input information  
provided by a user;

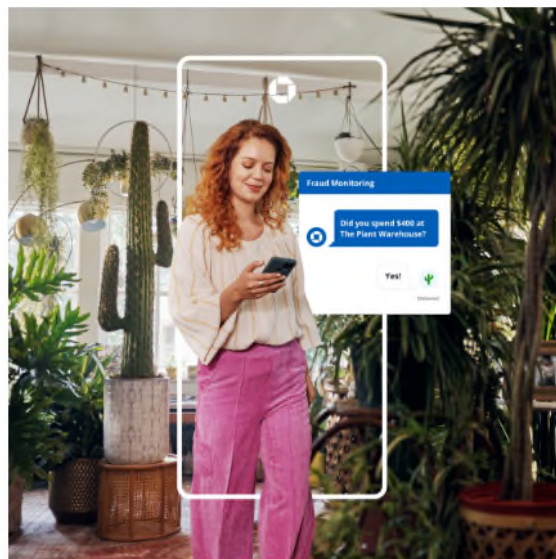
43[f]

verify the user based on the  
input information to ensure  
that the user is authorized to  
use the portable device;

Upon information and belief, the Chase Mobile Application is configured to “receive input information provided by a user” and to “verify the user based on the input information to ensure that the user is authorized to use the portable device[.]” Upon information and belief, the Chase Mobile Application receives user sign-in information including a user name and password, face ID, or biometric information to verify the user is authorized to use the Chase Mobile Application.

## Security and Protection

Safeguard your money, lock cards, and more with the Chase Mobile® app



### Secure Technology

Skip the password, not the security. Our app supports Apple's Touch ID® and Face ID® or Android's Fingerprint Login for quick and secure account access.

### Fraud Monitoring

We may notify you of unusual debit or credit card purchases.

### Lock or Unlock Your Card

Lose your debit or credit card? No worries. Lock it instantly in the app, then unlock it just as easily when you find it — or we'll help you get a new one.

See <https://www.chase.com/digital/resources/privacy-security/security/how-we-protect-you> (last accessed on November 9, 2023); See Screenshot iPhone

43[f]

verify the user based on the input information to ensure that the user is authorized to use the portable device;

43[g]

generate an output based on the information embedded in the image and the predetermined information;

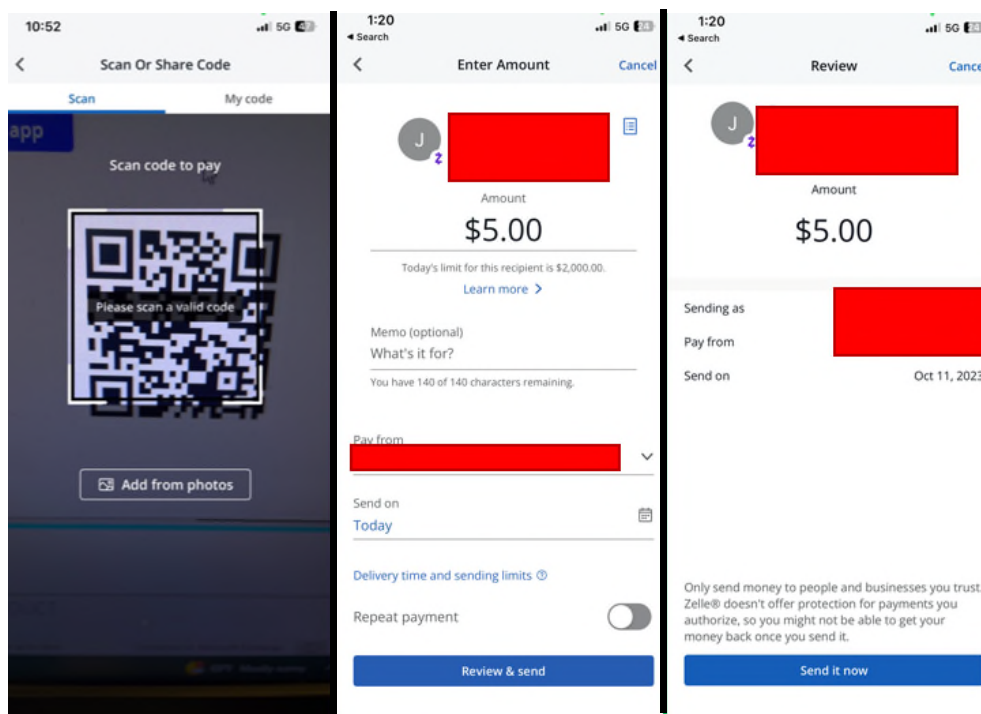
43[h]

forward the generated output to the user, wherein

43[i]

the portable device includes one of a cell phone, a personal digital assistant, and a smartcard.

Upon information and belief, the Chase Mobile Application is configured to “generate an output based on the information embedded in the image and the predetermined information” and to “forward the generated output to the user.” The Chase Mobile Application system is used on portable devices - “the portable device [which] includes one of a cell phone, a personal digital assistant, and a smartcard.” Upon information and belief, after the QR code is scanned, an auto populated output screen is presented to the user to fill out to send money to the user whose QR code was scanned. The send money form includes the user profile (predetermined information) as well as an output generated from the embedded information. After payment details are finalized and the review and send button is pressed on the send money form, a final confirmation screen is forwarded to the user that contains transaction information from the prior screen. Zelle payments can be made on portables devices such as smartphones and tablets.



See [iPhone Screen Capture Chase Bank Mobile Application Using Zelle QR Feature](#) (last accessed on November 9, 2023)